ANALYSIS OF HOUSEHOLD ATTITUDES TOWARDS MOBILE BANKING IN KOTA PADANG Structural Equation Modelling (SEM) Method

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ABSTRACT

The purpose of this study was to determine the household interest in using mobile banking in Padang City. The factors studied in this research were risks, benefits, conveniences, trusts, and technology systems. This study used primary data by conducting a field survey through questionnaires distributed to 273 respondents in the Sawahan Village, East Padang District, Padang City. The data analysis method in this research wass qualitative by using descriptive analysis techniques and Structural Equation Modeling (SEM) processed with the AMOS program. Descriptive analysis was used to show the relationship between respondent characteristics such as age, sex, education level, occupation, and income and the respondent's interests in mobile banking. While the results of the analysis obtained by the SEM method show that perceived benefits, perceived conveniences, perceived risks, technology systems influence household interest in mobile banking in Padang City, there is no influence of perceived trusts on household interest in mobile banking in Padang City.

Keywords: Financial Inclusion, Mobile Banking, Household, Structural Equation Modelling (SEM).

1. INTRODUCTION

Technology usage is one of the keys to success in promoting the concept of financial inclusion. The rapid development of information systems is now able to provide various banking access channels that were previously unthinkable. Access channels that are usually in the form of offices or outlets have now turned into electronic media such as ATMs, and now even exist in other forms such as gadgets, namely Phone Banking, Internet Banking, and Mobile Banking.

According to the Bank Indonesia website, financial inclusion was introduced to the world community after the 2008 crisis, and it continues to grow today. Financial inclusion is based on the livelihoods of the lower classes, which are quite large in number and most affected by the crisis. The initiator of financial inclusion intends to defend the grassroots group by empowering them in their economic activities, not with financial or food assistance that has been carried out so far.

Based on data from the World Bank, the Global Financial Inclusion Index states that Indonesia's Financial Inclusion Index is only 19.6 percent. This is still far below other countries such as Malaysia (66.7%), Philippines (26.5%), Thailand (77.7%), Vietnam (21.4%), India (35.2%), China (63.8%), Russia (48.2%), and Brazil (55.9%) (Nengsih, 2015). Indonesia's Gini coefficient index has also been worsened from year to year, even until the end of 2013 it reached 4.1% (World Bank, 2014). The results of the National Financial Literacy Survey in 2016 showed that the level of public financial inclusion in Indonesia was only 67.82%, which was dominated by banking products, while the literacy rate for financial products was only 29.66%.

Based on the Financial Services Authority (OJK) data in 2016 regarding the role of Financial Inclusion in Indonesia, it is stated that the Indonesian financial sector is still dominated by the banking sector, which is 74%. The low level of financial literacy has made regulators intensively carry out various programs to increase financial inclusion such as the branchless banking program which includes Digital Financial Services (LKD) initiated by Bank Indonesia with electronic money products and Officeless Financial Services initiated by the Financial Services Authority with basic savings products.

As a banking regulator in Indonesia, Bank Indonesia has realized the importance of using information technology in the banking industry to improve the efficiency of operational activities and the quality of bank services to customers and the risks posed by the use of information technology in the banking sector; thus PBI No. 9/15 / PBI / 2007, namely the application of risk management in the use of information technology by commercial banks was issued.

The impact of rapid advances in information technology on banks can be seen from the applications issued by banks that make it more convenient for customers to conduct transactions. One of the technologies owned by the bank is mobile banking. By using mobile banking, customers will find it more accessible in every way.

Mobile banking is the act of conducting online financial transactions with the help of mobile telecommunication devices such as cell phones or tablets. Through cell phones, banking users can access

financial and non-financial services such as account management, balance information, transfers, payment of PIN changes and checkbook requests (Luarn & Lin, 2005). This mobile banking practice will obviously change the bank's strategy in carrying out its activities. At least there are new factors that can influence the assessment of a bank to open a new branch or add an ATM because mobile banking allows customers to make payments online. Besides, with mobile banking, banks can increase service speed and reach in banking activities.

The operation of mobile banking, which is heavily influenced by developments in information technology, has in fact, on the one hand, makes the operation of banking transactions more accessible, but on the other hand, it is even riskier. With this reality, the safety factor needs more attention. Even this security factor can be one of the superior features that can be highlighted by the bank.

Mobile banking has become a popular banking channel among mobile commerce consumers. In Indonesia, many banks provide mobile banking facilities in their daily service activities, including in Padang city. This can be seen with the emergence of creative and innovative products and the increasing number of banking centers in Padang. So that the people in Padang City must keep up with the times so that effectiveness in working and doing business can be fulfilled by using banking services such as mobile banking.

Although it offers various benefits for customers and banks, mobile banking has not yet fully attracted the public's interest in using it because the facilities are still uneven. This rapid growth of banking facilities mostly occurred in the central part of the trade. People in the regions prefer manual transactions, namely visiting bank branches even though it takes more time and effort. Various kinds of benefits are provided when bank customers use mobile banking and with these advantages, this mobile banking service should be able to achieve success in a relatively short time.

However, the fact is that there are still very few mobile banking users, this is closely related to the level of consumer acceptance of technological innovation. In fact, as an advanced technology, this mobile banking service innovation must have gone through the needs identification stage. Behavioral interest is a person's desire to carry out a behavior. Behavior is a real action or activity that is carried out because the individual has an interest or desire to do it so that the behavioral interest will determine his behavior. There are several reasons why customers are interested or not interested in using mobile banking. These reasons are divided into two main parts, namely based on interests based on subjective attitudes and norms (Suprapto, 2014).

In addition, there are also risk factors that may cause mobile banking services to be not fully in demand by customers, where people feel safer visiting the bank directly than having to use services such as mobile banking which require internet access which is prone to sudden connection disruptions in some areas.

So banking as a service provider must provide socialization and educate the public about mobile banking services and find out what complaints and suggestions are related to usage by users or customers. So that a mutually beneficial relationship is formed between customers and banks and can increase public interest in using mobile banking services provided by banks.

Based on the above descriptions and phenomena, the authors are interested in examining the analysis of household attitudes or perceptions of mobile banking in Padang City. Where the problems to be examined in this study are how the effect of benefits, ease of use, trust, risk and use of technology systems on household interest in mobile banking in Padang City.

2. METHODS

This type of research used in this study is a qualitative research method. This study aims to determine how the effect of risk, perceived benefits, perceived ease of use, trust and use of technology systems on household interest in mobile banking in Padang City.

This research was conducted in the East Padang District, Padang City, namely in the Sawahan Village. The reason why the writer chose East Padang as the research location is because East Padang District is one of the developed sub-districts in Padang City. This can be seen from the number of trading and banking companies in this sub-district based on BPS data, Padang Timur District in Figures 2018. So based on this it can be said that economic activity is quite developed and people in East Padang District, especially Sawahan Village use a lot of banking services in their activities. daily. To obtain data, the researchers conducted field research for approximately 3 (three) weeks.

The types of data used in this study are primary and secondary data. Primary data were obtained from questionnaires which were distributed directly to respondents who were the research samples. Meanwhile, secondary data comes from various institutions and agencies, including from the Central Statistics Agency (BPS), the National Population and Family Planning Board (BKKBN), and so on. In addition, related information is also obtained through literature studies from books, literature, journals, articles, internet and other reading downloaded through websites that can support this research.

The population in this study was 866 households in Sawahan Village, Padang Timur District, Padang City in 2018 (BPS, 2018). The number of households in Kelurahan Sawahan using mobile banking services is unknown because there is no supporting data regarding the exact number of bank customers who use one of these banking services.

The number of samples included in this study was 273 households where the respondent was the head

of the household or one of the members of the household concerned. This was obtained based on the sample Slovin size formula with an error rate or critical value of 5% (Umar, 2000), so the minimum sample size is 273 respondents.

The sampling technique was carried out based on the non-probability sampling method with a purposive sampling technique, namely determining the sample with specific considerations to provide maximum data. The criteria that must be met by the respondents were: 1) as the head of household or one of the household members in Sawahan Village, East Padang District, 2) frequently transact with banking services or at least must have a bank partner even though they do not have a mobile banking account, 3) willing to be a respondent.

The research instrument or measurement technique used to collect data from the questionnaire in this study was prepared using a Likert scale. Where the measurement was based on the stated ranking, and the respondent can only choose one of the alternative answers provided then were given a score or ranking from 1 (one) to 5 (five).

3. DATA ANALYSIS METHOD

The methods used in data analysis and hypothesis testing in this study were descriptive analysis methods and Structural Equation Modelling (SEM) analysis. Descriptive analysis is used to see the general description and characteristics of respondents and to see the relationship between respondent characteristics and factors that influence household interest in mobile banking in the city of Padang by transforming research data in the form of tabulation so that it is easy to understand and interpret (Indriantoro and Supomo, 2002).

Meanwhile, to test the hypothesis, the data were analyzed using the Structural Equation Modelling (SEM) method, with the AMOS 18 software program and IBM SPSS. The theoretical model described in the path diagram was analyzed based on the data obtained. In this method, the analysis used a two-step approach, namely, measurement model analysis and structural model analysis.

4. RESULTS AND DISCUSSION

Results of Descriptive Analysis of Respondent Characteristics

The characteristics of respondents are used by researchers to provide information about data or an overview of the demographics of respondents that have been collected through research questionnaire, namely age, gender, education level, type of work and income. Respondents in this study were as many as 273 people from several households in Sawahan Village, East Padang District, Padang City.

Table 1. Characteristics of Respondents

No.	Age	Frequency	Percentage
1	<20 years	19	7,0
	21-30 years	133	48.7
	31-40 years	51	18,7
	41-50 years	57	20,9
	> 50 years	13	4,8
2	Male	129	47,3
	Female	144	52,7
3	Elementary School / equivalent	16	5,9
	Junior High School / equivalent	33	12,1
	Senior High School / equivalent	119	43,6
	Diploma (D1 / D2 / D3 / D4)	17	6,2
	Undergraduate (S1 / S2 / S3)	88	32,2
4	Students	33	12,1
	Private Employees / Entrepreneurs	162	59,3
	Civil servants / Retirees	22	8,1
	TNI / POLRI / Retirees	1	0,4
	Taking care of household	38	13,9
	Unemployed	17	6,2
5	≤ Rp 1.000.000,-	85	31,1
	Rp 1.100.000, Rp 3.000.000	88	32,2
	Rp 3.100.000, Rp 5.000.000	75	27,5
	> Rp 5.000.000	25	9,2

Source: SPSS Processing Data

In this study, it was known that the respondent majorities were between 21 and 30 years old, and

were female. From the education level, it could be seen that the majority of respondents' education were high school/ equivalent, with as many as 119 people. Then in terms of the type of work, it could be seen that most of the respondents were private employees or self-employed, totalling 162 people. Meanwhile, from the income side, it could be seen that most of the respondents had an income of between Rp. 1,100,000 to Rp. 3,000,000, with as many as 88 people.

Result of Structural Equation Modelling (SEM) Analysis

The first stage in the analysis of the Structural Equation Modelling (SEM), namely the analysis of the measurement model is used as a validity and reliability test with the Confirmatory Factor Analysis (CFA) model. According to Hair et al., (2010) the loading factor value of each indicator must have a value of ≥ 0.4 and Construct Reliability (CR) of ≥ 0.60 .

1. Loading Factor

Validity test is the level at which a test measures what should be measured, in other words, the items built in a construct are measured for their validity. In this study, it was known that each indicator used in the majority of the research variables obtained a value of > 0.4 (valid). This means that the question items or indicators used in this research variable are appropriate or valid to be used as data collectors.

2. Construct Reliability (CR)

Reliability test (reliability) measures the extent to which the measurement of the item in each construct has been consistent over time and across diverse instruments. Measuring instruments or questionnaires must be reliable, namely an index that shows the extent to which the measuring instrument is reliable. In this study, the results of reliability calculations using contruct reliability on each of the latent variables used in the study had a CR value ≥ 0.6 . So it can be stated that each latent variable is reliable or has a level of reliability to measure the variable.

The second stage in the analysis of Structural Equation Modeling (SEM) is the analysis of the Structural Model. Structural models is used to show the direction of the influence of each exogenous latent variable on the endogenous latent variable and each of its constructs. However, in the Structural model, before observing the interaction of the construct, it is necessary to fulfil the goodness of fit criteria prerequisite. The goodness of fit criteria is as follows:

1. Multivariate Outliers Evaluation

Outliers can be evaluated in this study using analysis of the multivariate outliers which will be seen from the mehalanobis distance value, where if one of the P1 and P2 values is less than 0.05, the observation number point will contain the outliers. Based on the results of the analysis in this study, there were several observation number values, most of which had P1 and P2 values below 0.05, so that it can be ascertained that the observation numbers contain outliers. Any observation number values that contain outliers in the study must be omitted. This is because it will affect the univariate and multivariate normality results that are not met

According to Ferdinand (2006), if there are outliers at the multivariate level in an analysis, it will not be removed from the analysis because the data describes the real situation and there is no specific reason from the respondents' profile that causes it to be excluded from the analysis. Therefore the observation numbers, both containing outliers and not containing outliers, are still used as the research sample because the data describe the actual situation.

2. Data Normality Test

Normality testing through univariate can be done by observing the value of skewness and kurtosis of the data used in this study. If the CR value on the data kurtosis is around \pm 2.58, then the data used in this study can be stated to be normal. In this study, the univariate and multivariate normality data used in the analysis contained several Kurtosis CR values for most of the indicators that were \pm 2.58 value range. This shows that most of the indicators were univariate and some indicators were normally distributed. Although there are some who have values outside \pm 2.58 range. While the multivariate test gives a CR value of 79.033, where the value is outside the value of \pm 2.58, so it can be concluded that the resulting data is not normally distributed. This is due to the occurrence of the outliers test at the multivariate level in the analysis results.

3. Goodness of fit criteria assumption

The next is to look at the goodness of fit criteria. Where based on the test results in this study, it is known from 3 (three) testing criteria, are absolute fit measures, incremental fit measures, and parsimonious goodness of fit are mostly not fit, meanwhile criteria with marginal conditions are fit. However, only 2 (two) criteria are met which are in a fit condition. From these results, overall, the structural test model is not in good condition. So it can be concluded that the assumptions and criteria for goodness of fit obtained in this study were not yet worthy of further analysis. Therefore, it is necessary to do *modification indicies*.

The results of the initial structural model test were as follows:

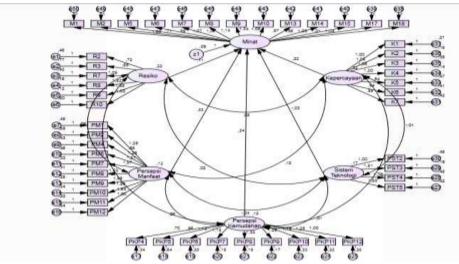


Figure 1. Structural Model Analysis SEM

The modification indicies (M.I) test was carried out because the SEM model analysis initially did not meet the Goodness of fit requirements. The way to do modification indicies is by adding the value path of the error covariance according to the interpretation so that the goodness of fit value is better. The stage in modification indices is the same as the decrease in Chi Squares if the coefficient is estimated and some increases for other criteria. One of the main goals of using modification indices is to produce a better fit model (Fernandes and Solimun, 2005).

The criteria for goodness of fit after carrying out the Modification Indices are as follows:

Table 2. Goodness of Fit Structural Model After Modification Indices

Goodness of fit index	Criteria	Cut of value	Information
Absolut Fit Measure			
Chi-square	The value	1272.889	Not Fit
	should be	(decreasing)	(Indicating
	small		Improvement)
Significant Probability		0.000	Not Fit
RMSEA		(increasing)	Fit
GFI	≥0,05	0.047	Marginal Fit
CMIN / DF	≤0,08	0.854	Fit
RMR	≥0,90	1.609	Fit
	≤2,00	0.053	
	≥0,05		
	Incremental Fit	Measures	
NFI	≥0,90	0.878	Marginal Fit
AGFI	≥0,90	0.774	Not Fit
IFI	≥0,90	0.950	Fit
CFI	≥0,90	0.948	Fit
TLI	≥0,90	0.922	Fit
I	Parsimonious Good	dness Of Fit	
PGFI	PGFI <gfi< td=""><td>0.552</td><td>Fit</td></gfi<>	0.552	Fit
PNFI	PNFI <nfi< td=""><td>0.590</td><td>Fit</td></nfi<>	0.590	Fit
AIC	The value	2140.889(SM:2	Fit
	Should be \leq	450.000;	
	AIC	IM:10494.075	
	Independent		
	Model and		
	saturated		
	model		
CAIC		4141.400	Fit
	The value	(SM:8096.603;	
	Should be ≤	IM:10719.939)	
	CAIC		
	Independent		
	Model and		

saturated	
model	

Source: AMOS Processing Data

Based on table 2 above, it is known that 3 (three) criteria are majorly in condition fit, and 3 (three) others are marginal fit. Marginal value is the condition of the measurement model's suitability under the absolute fit and incremental fit size criteria, but it can still be continued in further analysis because it is close to the goodness fit model criteria which is still acceptable (Singgih, 2010). The results of the above criteria are significantly better than before modification indicies. With these results, overall, it can be said that the structural test model is in good condition and can be analyzed further.

Based on the 3 (three) types of goodness of fit criteria above, it can be concluded that there are several unfulfilled assumptions, especially in the assumption of normality. There is a way to analyze abnormal data in SEM procedures, one of which is by using the bootstrapping technique, as a new method developed by Bradley Efron in 1979. Bootstrap can be used to overcome multivariate non-normal assumptions in SEM, this is because bootstrapping does not have normal multivariate assumptions (Widiarso, 2012). The differences between the normal estimation result (maximum likelihood based), regression weight, and the bootstrapping based estimation result are shown in the BIAS column. To analyze the estimated hypothesis results in the Bootstrapping method, it can be seen from the percentile confidence interval (critical value) and the corrected confidence interval, with the following results:

Table 3. Bootstrapping Estimation Results

F	arameter	SE	Mean	CR	P
Interests <	Risks	0,089	0,148	2,000	0,044
Interests <	Perception_ Benefits	0,337	0,671	1,991	0,009
Interests <	Perception_Ease	0,125	0,424	3,392	0,007
Interests <	System_Technology	0,071	-0,156	-2,197	0,004
Interests <	Trust	0,073	0,087	1,192	0,161

Source: AMOS Processing Data

Based on the results of table 3. above, it is obtained the critical value (C > R) and the p value on the corrected percentile bias with a confidence interval level of 95% (0.05). In this study, 5 hypotheses were proposed as follows:

a). H1: risk influences household interest in mobile banking

Hypothesis 1 (one) in this study is the risk has influence on interest in mobile banking. Based on data processing, it is known that the resulting critical value is2,000 with a P value of 0.044. These results indicate a critical value above 1.96 (2,000> 1.96) and a P value below 0.05 (0.044 <0.05). This shows that risk influences interest in mobile banking, thus it can be said that hypothesis 1 (H1) is accepted. The direction of the influence is positive, meaning that the increased risk will increase interest in the use of mobile banking. This is very contradictory, but this is due to individual's perception. Basically every facility in banking must have a risk; therefore, it depends on the individual how to minimize this risk.

b). H2: perceived benefits influence household interest in mobile banking

Hypothesis 2 (two) in this study is that perceived benefits have an influence on interest in mobile banking. Based on the data processing, it is known that the critical value produced is 1.991 with a P value of 0.009. These results indicate a critical value above 1.96 (1.991> 1.96) and a P value below 0.05 (0.009 <0.05). This shows that perceived benefits have an influence on interest in mobile banking, thus it can be said that hypothesis 2 (H2) is accepted. This means that the benefits provided in mobile banking technology can increase customer interest.

c). H3: perceived convenience influences household interest in mobile banking

Hypothesis 3 (three) in this study is that the perception of the convenience of use has an influence on interest in mobile banking. Based on the data processing, it is known that the resulting critical value is 3.392 with a P value of 0.007. These results indicate a critical value above 1.96 (3.392> 1.96) and a P value below 0.05 (0.007 <0.05). This shows that perceived convenience in using mobile banking influences interest in mobile banking; thus, it can be said that hypothesis 3 (H3) is accepted. This means that the convenience of using mobile banking can increase customer interest.

d). H4: trust influences household interest in mobile banking

Hypothesis 4 (four) in this study is that trust has no influence on interest in mobile banking. Based on data processing, it is known that the resulting critical value is 1,192 with a P value of 0.161. These results indicate a critical value below 1.96 (1.192 < 1.96) and a P value above 0.05 (0.161 > 0.05). This shows that trust has no influence on interest in mobile banking; thus, it can be said that hypothesis 4 (H4) is rejected.

e). H5: Perception of technology systems influences household interest in mobile banking

Hypothesis 5 (five) in this study is the perception of the technology systems influences interest in mobile banking. Based on data processing, it is known that the resulting critical value is 2,197 (-) with a P value of 0.004. These results indicate a critical value above 1.96 (2.197> 1.96) and a P value below 0.05 (0.004 <0.05). This shows that the perception of the technology systems has an influence on interest in mobile Volume 3, Issue IX, September 2020 | 203

banking; thus, it can be said that hypothesis 5 (H5) is accepted. The direction of influence is negative. Where technology systems reduce customer interest in using mobile banking. This may happen when customers receive information related to mobile banking features and consider that it is too complicated. However, after getting used to it, it has benefits.

Then the following table presents the magnitude of the direct influence to describe the contribution made by each variable:

Tabel 4. Direct Influence

Variable	Direct Influence (interest)
Risks	0.144
Perception_Benefits	0.267
Perception_Convenience	0.313
Technology_Systems	-0.125
Trust	0.096

Source: AMOS Processing Data

Table 4. above explains the amount of contribution between variables. Direct influences, in this case, explain the contribution of exogenous variables to endogenous variables. The most considerable contribution regarding the direct influences on interest in mobile banking is perceived convenience of use as much as 31.3%, perceived benefits as much as 26.7%, risk as much as 14.4% and the lowest is trust as much as 9.6%. All variables have positive influences, that the higher the convenience, benefits, trust and risk, they will increase interest in mobile banking. It is different from the perception of the technology systems which has a negative contribution of -12.5%, meaning that the higher the perception of the technology system, the lower the interest in mobile banking will be.

5. DISCUSSION

1. The influence of risk perception on household interest in mobile banking

Perception of risk emphasizes the assumption that there is a risk that someone will accept when making online transactions. The higher risk perception causes a person to have a higher fear when transacting online. On the other hand, the perception of low risk makes a person feel less afraid. However, some people, especially in Padang City, still reconsider the use of mobile banking services due to its complicated system so that customers still tend to prefer to use ATM services just to check balances, transfer, pay bills and other transactions. Basically, every system has a risk for its use, but this depends on how each individual discloses this. Banks must have a very adequate security system to protect every user of the mobile banking service system, so that every time a problem occurs, there is a way or an anticipation to solve it.

The results of this study prove that high risk perception tends to increase public interest in using mobile banking. This is in line with the research of J. Kim et al., (2008) that consumer confidence has a strong positive influence on purchase intention as well as a strong negative influence on risk perception. This research also provides evidence of risk perception to reduce interest. The illustration is for the public in general, the more people think about any risks that arise when using mobile banking services, this will tend to be a sense of fear, especially with the security system. It is undeniable that there are many cases of crime in the mobile banking service system where data are broken, PIN is hacked, the system sometimes gets errors during the transaction, and so on. However, this can still be anticipated with a sense of public trust that every system, especially online system, must have different levels of risk. In the context of online transactions, the public will tend to see the risks that may arise from the transactions carried out.

2. The influence of perceived benefits on household interest in mobile banking

Perception of benefits is a person's belief in the benefits arising from using technology, where someone believes that using a technology will improve their job performance. Individuals who find it easier to use the internet, will find it easier to benefit from this technology. The benefits of mobile banking are currently being felt by most people, especially in Padang city. This demanding condition requires that every individual has a mobile banking feature, balanced with the benefits provided. Some people have perceptions that the existence of mobile banking makes transaction activities more effective and efficient. The benefits felt by the public about mobile banking are; making a transaction without queueing in the bank, flexible to use anytime and anywhere without time limits, able to make transactions for as many as customers want, besides that with mobile banking, people can purchase all types of household bills more easily.

The benefits of mobile banking technology provided by banks have an impact on raising interest. The more the benefits provided by a system, the higher the interest of individuals to take advantage of the system. The main reason for building general interest is perceived ease. In line with Nofitasari's research (2017), the perception of benefits has an impact on interest in using mobile banking. Kurniawati et al. (2017) also find that benefits outweigh the losses so that they have a substantial benefit perception towards it, thereby affecting the interest in using mobile banking. The illustration of a service system that provides benefits to its users will certainly be well received. The same is the case with mobile banking services which provide benefits so that

they will often be used. This condition will create interests or desire to take advantage of mobile banking.

3. The influence of perceived ease of use on household interest in mobile banking

Apart from perceived benefits, ease of use is an essential factor to consider. Ease of use is a form of individual confidence in using a service that is felt to be accessible without making a hard effort. Although the effort according to each person is different, in general, to avoid rejection from the users for the system being developed, a system must be easily applied by users without incurring burdensome efforts; the intensity of use and interaction between users and the system can also show the ease of use. The mobile banking service system issued by banks is one of the most reliable services for various types of transactions. As for the various conveniences of the mobile banking service system, such as suitable for cellphones, providing faster transactions, offering many features, user-friendly, and the most important thing has speedy access for transactions.

The ease of the mobile banking service system has an impact on increasing the interest of households in Padang City to have this service system. This has something to do with the benefits provided that the easiness will encourage people to use mobile banking. In line with the research of Laksana, et al. (2015), which find that perceived ease of use has a significant influence on interest in using mobile banking, Nofitasari (2017) that the perception of convenience has an impact on interest in using mobile banking, and Kurniawati et al. (2017) who conclude that ease of use influences the behavior interest in mobile banking users.

As an illustration, the mobile banking service system that provides convenience from its available features has an impact on people's attitudes to use the service system. Such an attitude emerges because the public has interest in using mobile banking services. Basically, ease is influenced by several factors, namely individual interaction with the system that is clear and easy to understand, does not take much effort to interact with, and it is easy to operate the system according to what users want to do.

4. The influence of trust on household interest in mobile banking

Trust is an individual's willingness to depend on other parties involved in the exchange because individuals have confidence in other parties. When one party believes that the other party involved in the exchange has reliability and integrity, it can be said that there is trust. In this study, the trust factor influences the positive attitude of using mobile banking services. Trust leads to a psychological condition that leads to trust in conducting banking transactions through mobile banking, safeguarding transaction interests, maintaining a commitment to services, and providing benefits to its use. The level of trust of the people in Padang City with the mobile banking service system is int terms of security during transactions, transparent notification information systems and directly connected to e-mail, and others.

In relation to interest, the level of trust has an impact on public interest in mobile banking services in Padang City. However, the results of this analysis statistically have an impact that does not influence the public interest. This condition is very contradictory to the literature and previous findings, which most state that the level of trust has a direct influence on one's interests. Rosita's research (2014) states that trust has a significant influence on consumer interest in online shopping. It is in line with Nusarika (2015), which shows that trust has a positive influence on buying interest. The contradiction in the research results is illustrated as a user, where the majority of the public themselves do not fully understand the security and confidentiality risks of mobile banking. Most of them only think that the bank has paid attention to security and confidentiality, even though users do not know how strong the security and confidentiality of the information system from mobile banking is. This condition considers that the level of trust in the mobile banking service system tends to be very small. Basically, when trust is higher, it will undoubtedly be used as a measure to foster public interest in the use of services.

5. The influence of information technology systems on household interest in mobile banking

Information technology systems are the design, implementation, development, and support or management of computer-based information systems, particularly in computer hardware and software applications. Technology deals with how companies plan and organize information technology in order to achieve potential and effective benefits. Apart from providing benefits, the mobile banking service system is also easy to apply. All types of transactions made in banks or all features in ATM are included in the mobile banking service system. These drive the interest of most people in Padang City.

From previous research, it was stated that service features had a negative influence on re-interest in using internet banking. In line with Sakti, et.al (2013), it was found that service features have a positive and significant influence on re-interest in using the service system. The features in this study are part of the design of information technology systems. Basically, the easier the information technology system in mobile banking is to apply, the more it will provide significant benefits for its users. So this has an impact on the emergence of public interest in using the mobile banking feature.

6. CONCLUSION

So, based on the results of data analysis and discussion, it can be concluded that there is an influence of perceived benefits, ease of use, risk influence, and technology systems on household interest in mobile

banking in Padang City. Where the more benefits and the higher the ease of use of the mobile banking service system, it will increase public interest in using it. Many benefits provided have made all banking transactions can be done effectively and efficiently, which result in increased public interest in having a mobile banking system.

Furthermore, this perception of risk results contradict some literature in which the higher the risk, the lower the public's interest in mobile banking. However, in this case, the public does not pay attention to this because, basically, banks have an adequate level of security to minimize risks. Thus, risk perceptions still influence or impact people's interest in mobile banking. As well as technology systems; if the information technology systems in the mobile banking system are easy to understand and function, it will increase the public interest in using mobile banking.

Meanwhile, there is no influence of perceived trust on household interest in mobile banking in Padang City. In this case, the level of public trust in using the mobile banking service system is only limited to trust, which is not a major factor in fostering interest. The majority of people believe that the mobile banking service system has a controlled security system, so the trust generated tends to be more just want to know, not to be used as an essential attribute.

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